



LONG-TERM PLANNING: LEGAL, FINANCIAL AND PERSONAL ARRANGEMENTS

Practical Tips

Planning ahead is an act of care for yourself and for those around you. While these conversations and preparations can feel difficult, taking time to clarify your wishes now can help reduce stress, uncertainty, and the burden of decision-making later. It can also help ensure that your values, preferences, and priorities are understood and respected, even if you are unable to speak for yourself.

This guide is designed to help you think through important legal, financial, medical, personal, and digital matters at your own pace. By organizing key documents, outlining your healthcare wishes, planning for dependants and pets, and addressing practical considerations such as finances and digital accounts, you can create a clear roadmap for those who may need to act on your behalf. Thoughtful preparation can provide peace of mind, protect what matters most to you, and offer meaningful support to your family during an emotionally challenging time.

1 LEGAL AND FINANCIAL PLANNING

Prepare or update your will:

Outline how your assets and property will be distributed and who will care for any minor children. Name an executor and include instructions for your digital accounts.

Set up a Power of Attorney (POA):

Choose someone you trust to manage your financial affairs if you are unable to do so.

Create an advance healthcare directive or personal directive:

Document your wishes for medical treatment and end-of-life care. You can also appoint a Substitute Decision Maker (also called a proxy, agent, or mandatary) to make healthcare decisions for you if needed.

Review and update beneficiaries:

Check that beneficiaries listed on life insurance policies, pensions, RRSPs, and bank accounts are current.

File any outstanding tax returns:

Make sure previous tax returns are up to date and gather documents for the upcoming tax season. Information on completing taxes on someone else's behalf can be found here.



- Organize financial information:**
Create a list of assets, debts, insurance policies, and investment accounts. Keep a secure record of important accounts, passwords, and key contacts.
- Consider funeral pre-arrangements:**
Planning and prepaying for funeral or cremation services can help reduce the burden on family. You may also wish to share your preferences for a funeral or memorial service when you feel ready.

2 PERSONAL PLANNING

- Talk with family and friends:**
Share your wishes about funeral plans, medical decisions, and estate matters.
- Organize personal documents and files:**
Keep important documents – such as identification cards, birth certificates, marriage certificate or divorce papers, and your SIN – in a secure location that trusted people can access if needed.
- Plan for dependants and pets:**
Name a guardian for any children and ensure there is a plan in place for any pets.
- Declutter:**
Simplifying your belongings in advance can make managing your estate easier for loved ones.
- Write or record personal messages for family and friends:**
Consider leaving messages, letters, or recordings if this feels meaningful to you.
- List personal items you would like destroyed:**
This may include diaries, letters, or other private materials you would prefer not to be shared.
- Identify trusted people:**
Consider who you can turn to for support, such as family members, friends, spiritual leaders, or counsellors.

3 DIGITAL AND SOCIAL MEDIA PLANNING

- List your digital accounts:**
Include accounts such as Facebook, Instagram, TikTok, X, YouTube, email, and others you use. Decide whether you would like these accounts deleted or memorialized so that friends and family can still visit them.
- Set up legacy contacts:**
Some platforms allow you to choose a trusted person (or more than one) to manage your account after you pass away.



- Store passwords securely:**
Use a password manager or keep a secure, up-to-date record of important account passwords that your legacy contact(s) can access if needed.
- Unsubscribe from unnecessary services:**
Cancelling unused subscriptions or memberships can help simplify things for your loved ones later.

4 HEALTHCARE PLANNING

Now that you've considered your personal, financial, and digital plans, it's time to think about your ongoing health care and support needs. Planning for medical care, palliative services, and hospice can help ensure your wishes are honored and your quality of life is maintained.

- Arrange caregiving support:**
Plan for caregiving assistance and opportunities for respite so caregivers can rest and recharge.
- Seek emotional or mental health support (if needed):**
Support from a social worker, therapist, psychologist, or counsellor can help you and your loved ones cope with the emotional impact of illness.
- Consider early palliative care:**
Palliative care is supportive care that can be provided alongside medical treatment. It focuses on improving quality of life by helping manage symptoms, stress, and overall well-being. It can begin at diagnosis or at any time during the illness.
- Plan for hospice care (if needed):**
Hospice care is a type of palliative care typically offered in the final months of life. It focuses on comfort and symptom management rather than curing the illness. If hospice care becomes appropriate, you may wish to consider the following:
 - Confirm eligibility and enrollment in hospice services.
 - Choose a hospice provider that aligns with your values.
 - Meet the care team (for example, nurses, physicians, social workers, and spiritual care providers).
 - Understand what services are covered (such as medications, equipment, and home visits).
 - Clarify who to contact with concerns or emergencies (often available 24/7).
 - Consider where you would prefer to receive care (for example, at home, in a hospice residence, or in a care facility).
 - Share your wishes about visitors, daily routines, and privacy.



